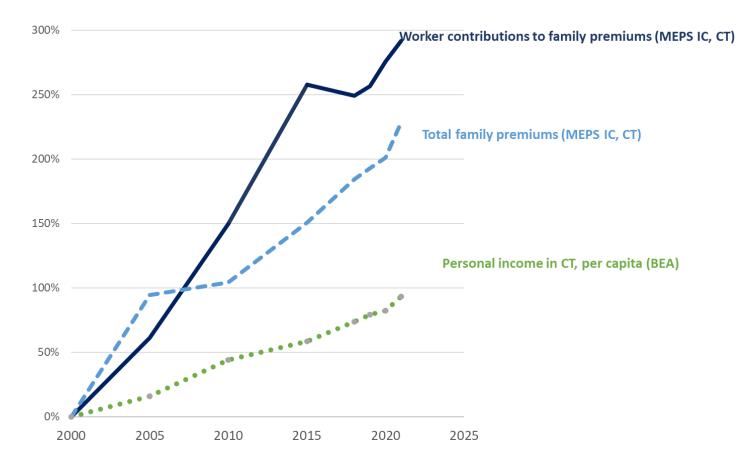


## Healthcare remains unaffordable to many...

Since 2000, Connecticut employer-sponsored insurance premiums have grown almost two and half times faster than personal income





Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. Medical Expenditure Panel Survey Insurance Component.

Affordability for Connecticut Residents with Commercial Coverage A 2022 survey of residents found the following:

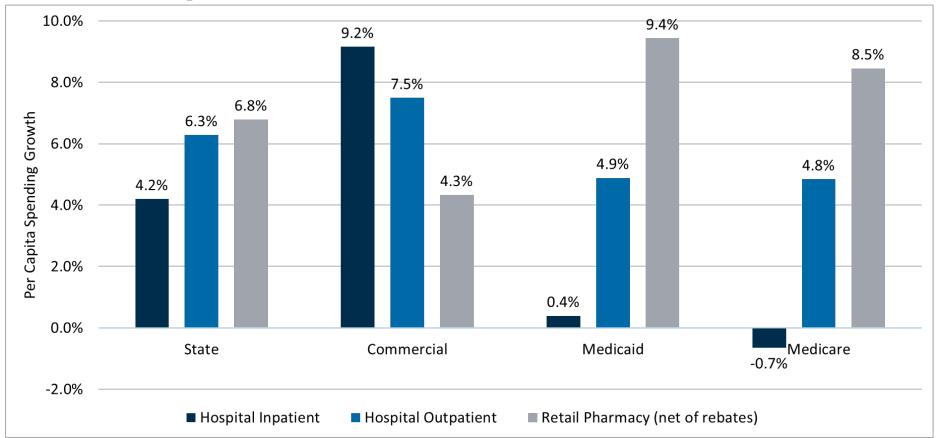
- **51%** of people with commercial coverage *went without care due to cost* in the prior 12 months
  - 26% did not fill a prescription, cut pills in half, or skipped doses due to cost
- Affordability was even more problematic for commercially insured residents with a disability and residents of color. % of respondents who *went without care due to cost*:
  - **67%** of residents in a households with a person with a disability
  - 57% of Black residents
  - **55%** of Hispanic residents

Source: Altarum Healthcare Value Hub, October 2022



## *Cost Growth Benchmark Baseline Analysis*: Hospital Inpatient and Outpatient, and Retail Pharmacy Spending Drove Overall per Capita Spending Growth in Most Markets

**Top Three Drivers of State and Market Cost Growth, 2018-2019** 



Office of Health Strategy

Source: Commercial insurers and public payers reporting to OHS for the Healthcare Cost Growth Benchmark Program